

EXHIBIT 34

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06/19/2013

AURORA LOAN SERVICES

2617 COLLEGE PARK • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706
PHONE: 800-550-0508 • FAX: 303-728-7648

REPAYMENT AGREEMENT

3640021796453534CL08004-30-08

Tia Danielle Smith
4011 Hubert Ave
Los Angeles CA 90008-

RE: Loan No. 0021796453

This Agreement made April 30, 2008 by and between AURORA LOAN SERVICES ("Lender") and Tia Danielle Smith (Borrower).

RECITALS

WHEREAS, Lender is the holder and/or servicer of a certain Note made by Borrower(s) on November 13, 2006 in the original principal amount of \$ 556,000 secured by a Security Instrument of even date therewith on the property located at 4011 Hubert Ave, Los Angeles CA 90008.

WHEREAS, Borrower(s) are in default in the payment of monthly installments of principal, interest, escrow and other payments due under the Note and Security Instrument, and have incurred additional expenses due under said Note and Security Instrument, for a total sum of arrears now due of \$ 6,598.48 , consisting of the amounts set forth below:

1. Unpaid monthly payment(s) from 02-01-08 through 04-30-08	\$ 6,188.34
2. Accrued Late Charges	\$ 398.14
3. NSF Charges	\$.00
4. Corporate Advances/Other Fees*	\$ 12.00
5. Credit (suspense balance/partial payment)	\$.00
Total Amount Due (the "Arrearage"):	\$ 6,598.48

* Corporate Advances include but are not limited to property inspection fees, property preservation fees, legal fees, appraisal fees, BPO fees, title report fees, recording fees, and subordination fees. Other fees may include short payment advances and speed ACH fees.

WHEREAS, as a result of Borrower(s)' default, Lender has the right to require Borrower(s) to make immediate payment in full of all monies remaining unpaid under the Note and Security Instrument.

WHEREAS, Borrower(s) have requested and Lender has agreed to allow Borrower(s) to repay the Arrearage pursuant to a repayment plan on the terms set forth herein.



AGREEMENT

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5. No Waiver. Nothing contained herein shall constitute a waiver of any or all of the Lender's rights or remedies including the right to commence/continue collection proceedings, including but not limited to a foreclosure action. Failure by Lender to exercise any right or remedy under this Agreement or as otherwise provided by applicable law shall not be deemed to be a waiver thereof. For example, if Lender decides to accept a partial or untimely payment from Borrower(s) instead of returning such payment or terminating this Agreement as provided herein, Lender shall not be precluded from rejecting a subsequent partial or untimely payment, terminating this Agreement, or taking any other action permitted by applicable law.

6. Status of Default. The Borrower(s) acknowledge:

a. that if Lender previously notified the Borrower(s) that the Note and Security Instrument is (or will be) accelerated and/or due in full, such loan documents remain accelerated and/or due in full, although Borrower(s) may be entitled by law to cure such default by bringing the loan current rather than paying it off. Lender's acceptance of any payments from Borrower(s) which, individually, are less than the total amount due to cure the default described herein shall in no way prevent Lender from continuing with collection action, or require Lender to re-notify Borrower(s) of such default, re-accelerate the loan, reissue any notice recommence any process prior to Lender proceeding with collection action; and,

b. that if, before all Arrearages are paid in full, Borrower(s) or any other party with an interest in the property become subject to a proceeding in bankruptcy, or if the loan otherwise is subject to protection under bankruptcy laws, Borrower(s) hereby understand and agree that all or parts of this Agreement may become invalid and/or that, unless expressly prohibited by law, Lender, at its option, may terminate this Agreement.

7. No Modification. Except as otherwise temporarily provided in this Agreement, the Note and Security Instrument, and any amendments thereto, are ratified and confirmed and shall remain in full force and effect.

8. Methods of Making Payments. The payments Borrower(s) send to Lender pursuant to this Agreement shall be applied, at Lender's sole first to the oldest payments due. Any amounts received by Lender which are less than the full payment then due and owing under this Agreement shall be, at Lender's sole option, (1) returned to Borrower(s), or (2) held by Lender in partial payment balance until a sufficient sum is received by Lender to apply a full payment. If this Agreement is canceled and/or terminated for any reason, any remaining funds in this partial payment balance shall be credited towards Borrower(s)' remaining obligation owing in connection with the loan and shall not be refunded. All payments made to Lender under this Agreement shall (i) contain the Lender's loan number shown above, (ii) unless otherwise agreed to by the lender, be payable by means of cashier's check, Western Union (code city: Bluff, NE) money order, or certified check and (iii) sent to AURORA LOAN SERVICES Attn: Cashiering Department, PO Box 5180, Denver CO 80217-5180.



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9. Credit Reporting. The pre-Agreement status of your loan will be reported monthly to all respective credit reporting agencies for the duration of this Agreement and thereafter. Accordingly, Lender will report your loan as delinquent if your loan is not completely current under the loan documents, even if you make timely payments to Lender under this Agreement. However, Lender will disclose that you are in a repayment plan. This Agreement does not constitute an agreement by Lender to waive any reporting of the delinquency status of your loan payments. Lender specifically reserves any rights it may have relating to your loan, including any rights it may have under your Note and Security Instrument.

10. Property Taxes, Other Amounts You Agreed to Pay in Your Loan Documents, and Insurance. If Lender does not maintain an escrow account with respect to your loan, it is your responsibility to pay all property taxes, other amounts you agreed to pay, and premiums for insurance by their due date, as required in your loan documents. If Lender does maintain an escrow account with respect to your loan, you agree to forward to Lender, as part of your payments under paragraph 3b, the amounts required to permit the escrow account to contain a sufficient balance so that payments for property taxes and insurance may be made on time. The failure to pay property taxes, other amounts, or insurance before their due date, or if there is an escrow account, to forward to Lender funds so that such payments may be made from your escrow account, shall constitute an event of default hereunder.

11. Entire Agreement. This Agreement sets forth all of the promises, covenants, agreements, conditions and understandings between the parties hereto with respect to the subject matter hereof. This Agreement supersedes all prior understandings, inducements or conditions, express or implied, oral or written, with respect thereto except as contained or referred to herein. This Agreement may not be amended, waived, discharged or terminated orally but only by an instrument in writing.

12. Reinstatement. In the event Borrower(s) cure the arrears by making all the payments required under this Agreement, and are current with the payments then due, and no event of default exists under the loan documents and this Agreement, Lender shall reinstate the Note and Security Instrument according to their original terms and conditions. Due to adjustments which periodically occur to tax and insurance payments, and in interest rates on adjustable rate mortgages over the course of a plan, it is likely that some adjustment to the regular payments may occur which could impact the reinstatement of this account. The Borrower(s) acknowledge that this may occur and that an adjustment may be necessary to the plan or to their payment amount upon completion of the plan. In the absence of such adjustment, the loan will not be completely reinstated by the plan.

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13. Time is of the Essence. The Borrower(s) agree and understand that TIME IS OF THE ESSENCE as to all of the Borrower(s) obligations under this Agreement. There is no grace period as to any of such obligations.


14. Assignment by Borrower(s) Prohibited. This Agreement shall be non-transferable by the Borrower(s).

15. Bankruptcy Discharge. Lender recognizes that if you have received a discharge in Bankruptcy, and you were a borrower on the loan that is the subject of this Agreement at the time of the filing of such bankruptcy, this discharge relieves you of all personal liability on the loan and Lender may not attempt to collect this debt from you personally. This Agreement in no way attempts to revive a discharged debt or impose personal liability against you on any such discharged debt; provided, however, in the event of a default, Lender retains the right to enforce its lien against the property, which includes foreclosure.

16. Fair Debt Collection Practices Act Notice. Subject to paragraph 15 above, you are advised that this communication is from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

If you have any questions regarding this matter, feel free to contact one of our Loan Counselors at the address above or by calling 800-550-0509.

IN WITNESS HEREOF the parties hereto have caused this Agreement to be duly executed as of the date signed.

Dated: 5 / 8 / 08 
Tia Danielle Smith

Dated: _____

Aurora Loan Services

Dated: April 30, 2008

By: Christine Castillo

Title: Loan Counselor

SPACE BELOW THIS LINE IS FOR AURORA LOAN SERVICES USE ONLY

Approving Officer: _____ Date: _____

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AURORA LOAN SERVICES LLC.